

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re:

(1) Calvin Leroy Ellis, Jr.  
xxx-xx-4761  
(2) Jauna Chatman Ellis  
xxx-xx-2569

Case No. 19-20594-D

Chapter 13

Debtor(s)

CHAPTER 13 PLAN

ADDRESS: (1) 5934 Macciness Drive  
Memphis TN 38119

(2) 5934 Macciness Drive  
Memphis TN 38119

PLAN PAYMENT:

DEBTOR (1) shall pay \$864.00 ( ) weekly, ( X ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: \_\_\_\_\_ OR ( X ) DIRECT PAY.

DEBTOR (2) shall pay \$ \_\_\_\_\_ ( ) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: \_\_\_\_\_ OR ( ) DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ( ) YES ( X ) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] ( X ) YES ( ) NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] ( ) YES ( X ) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ( ) Included in Plan; OR ( X ) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: ( ) Debtor(s) directly, ( ) Wage Assignment, OR ( ) Trustee to: Monthly  
Plan Payment  
\_\_\_\_\_; ongoing payment begins \_\_\_\_\_ \$  
Approximate arrearage: \_\_\_\_\_ \$  
\_\_\_\_\_; ongoing payment begins \_\_\_\_\_ \$  
Approximate arrearage: \_\_\_\_\_ \$

5. PRIORITY CLAIMS: Value of Monthly  
Claim Plan Payment  
Internal Revenue Service \$5,000.00 \$84.00  
\_\_\_\_\_  
\_\_\_\_\_ \$

6. HOME MORTGAGE CLAIMS: ( ) Paid directly by Debtor(s); OR ( ) Paid by Trustee to: Monthly  
Plan Payment  
\_\_\_\_\_; ongoing payment begins \_\_\_\_\_ \$  
Approximate arrearage: \_\_\_\_\_ Interest \_\_\_\_\_ % \$  
\_\_\_\_\_; ongoing payment begins \_\_\_\_\_ \$  
Approximate arrearage: \_\_\_\_\_ Interest \_\_\_\_\_ % \$

7. SECURED CLAIMS: Value of Rate of Monthly  
Collateral Interest Plan Payment  
[Retain lien 11 U.S.C. §1325 (a)(5)] \$1,800.00 7.0 % \$36.00  
Titlemax of Tennessee \_\_\_\_\_ % \$  
\_\_\_\_\_ % \$

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. § 1325 (a)]

|                            | Value of<br>Claim | Rate of<br>Interest | Monthly<br>Plan Payment |
|----------------------------|-------------------|---------------------|-------------------------|
| American Credit Acceptance | \$24,322.00       | 7.0 %               | \$482.00                |
|                            |                   | %                   | \$                      |
|                            |                   | %                   | \$                      |

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

Collateral: \_\_\_\_\_  
 Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

|                 | Value of<br>Claim | Rate of<br>Interest | Monthly<br>Plan Payment |
|-----------------|-------------------|---------------------|-------------------------|
| First Key Homes | \$3,500.00        | %                   | \$71.00                 |
|                 |                   | %                   | \$                      |
|                 |                   | %                   | \$                      |

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

|                           |                        |  |
|---------------------------|------------------------|--|
| <u>Fed Loan Servicing</u> | ( X ) Not provided for | <b>OR</b> ( ) General unsecured creditor |
| <u>Navient</u>            | ( X ) Not provided for | <b>OR</b> ( ) General unsecured creditor |
| <u>PHEAA</u>              | ( X ) Not provided for | <b>OR</b> ( ) General unsecured creditor |
|                           | ( ) Not provided for   | <b>OR</b> ( ) General unsecured creditor |

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS:** \$ 24,133.47.**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**( ) \_\_\_\_\_%, **OR,****(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

|                                       |               |                        |
|---------------------------------------|---------------|------------------------|
| <u>Covington Pike Acceptance Corp</u> | ( X ) Assumes | <b>OR</b> ( ) Rejects. |
| <u>First Key Homes</u>                | ( X ) Assumes | <b>OR</b> ( ) Rejects. |
| <u>Progressive Leasing</u>            | ( X ) Assumes | <b>OR</b> ( ) Rejects. |
| <u>Snap Finance</u>                   | ( X ) Assumes | <b>OR</b> ( ) Rejects. |

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately sixty (60) months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**

\_\_\_\_\_  
 \_\_\_\_\_

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**/s/ S. Jonathan GarrettDATE: January 22, 2019

Debtor(s)' Attorney Signature

S. Jonathan Garrett (BPR#019389) Attorney for Debtor

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